

Information to identify the case:

Debtor 1	<u>William A. Driscoll Jr.</u>	Social Security number or ITIN	xxx-xx-3936
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nicole M. Driscoll</u>	Social Security number or ITIN	xxx-xx-3165
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24397-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William A. Driscoll Jr.

Nicole M. Driscoll

5/13/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William A. Driscoll, Jr.
Nicole M. Driscoll
Debtors

Case No. 18-24397-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Driscoll, Jr., Nicole M. Driscoll, 717 Kilbuck Drive, Cranberry Twp, PA 16066-6840
cr	+ Allegent Community Federal Credit Union, 1001 Liberty Avenue Suite 100, Pittsburgh, PA 15222-3715
14946383	+ Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
14946395	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537
14975436	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14946393	+ CitiFinancial, Attn: Bankruptcy, 605 Munn Rd, Fort Mill, SC 29715-8421
14946396	+ Cranberry Township, POB 6075, Hermitage, PA 16148-1075
14946409	+ Sheridan Anesthesia, POB 744422, Atlanta, GA 30374-4422

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	May 14 2024 03:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: kburkley@bernsteinlaw.com	May 13 2024 23:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: RASEBN@raslg.com	May 13 2024 23:32:00	US Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14962867	Email/Text: Bankruptcy@absoluteresolutions.com	May 13 2024 23:32:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14976280	+ EDI: PHINAMERI.COM		

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		May 14 2024 03:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14946384	+ EDI: GMACFS.COM		
		May 14 2024 03:27:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14946385	+ EDI: PHINAMERI.COM		
		May 14 2024 03:27:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14946386	+ EDI: BANKAMER		
		May 14 2024 03:27:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14980181	+ EDI: LCIBAYLN		
		May 14 2024 03:27:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14946394	Email/Text: Bankruptcy.RI@Citizensbank.com		
		May 13 2024 23:32:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915
14946387	+ EDI: CAPITALONE.COM		
		May 14 2024 03:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14970402	EDI: CAPITALONE.COM		
		May 14 2024 03:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14975436	^ MEBN		
		May 13 2024 23:30:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14967729	+ Email/Text: RASEBN@raslg.com		
		May 13 2024 23:32:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14981097	+ EDI: CITICORP		
		May 14 2024 03:27:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14946390	+ EDI: CITICORP		
		May 14 2024 03:27:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14946391	+ EDI: CITICORP		
		May 14 2024 03:27:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14946392	+ EDI: CITICORP		
		May 14 2024 03:27:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
15300954	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 13 2024 23:32:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14946397	Email/PDF: DellBKNotifications@resurgent.com		
		May 13 2024 23:51:41	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
14946399	Email/Text: BKCourtNotices@yourmortgageonline.com		
		May 13 2024 23:32:00	Dovenmuehle/Plaza Home Mtg, Attn: Bankruptcy, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047
14950059	EDI: DISCOVER		
		May 14 2024 03:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14946398	+ EDI: DISCOVER		
		May 14 2024 03:27:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14946408	Email/Text: collecadminbankruptcy@fnni.com		
		May 13 2024 23:32:00	Sheetz, POB 2557, Omaha, NE 68103
14949564	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com		
		May 13 2024 23:33:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
14946400	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com		
		May 13 2024 23:33:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20809, Fountain Valley, CA 92728-0809
14946388	EDI: JPMORGANCHASE		
		May 14 2024 03:27:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14946389	EDI: JPMORGANCHASE		
		May 14 2024 03:27:00	Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24696, Columbus, OH 43224
14946410	EDI: JPMORGANCHASE		

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14946401	+ Email/Text: PBNCNotifications@peritussservices.com	May 14 2024 03:27:00	Southwest, POB 1423, Charlotte, NC 28201
14964883	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2024 23:32:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14946402	+ Email/Text: EBNBKNOT@ford.com	May 13 2024 23:51:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14979024	EDI: PRA.COM	May 13 2024 23:33:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
14946994	+ EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14946403	Email/Text: bankruptcy@firstenergycorp.com	May 14 2024 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14946404	+ Email/PDF: ebnotices@pnmac.com	May 13 2024 23:33:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
14981116	+ Email/PDF: ebnotices@pnmac.com	May 13 2024 23:39:51	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14946405	+ Email/Text: enotifications@santanderconsumerusa.com	May 13 2024 23:41:24	Pennymac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14946407	+ EDI: CITICORP	May 13 2024 23:33:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14946411	+ EDI: SYNC	May 14 2024 03:27:00	Sears, 701 East 60th Street North, Sioux Falls, SD 57104-0432
14946412	+ EDI: SYNC	May 14 2024 03:27:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14946413	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14946414	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14981056	+ Email/Text: bncmail@w-legal.com	May 14 2024 03:27:00	Synchrony Bank/Dillards Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14946415	EDI: WTRRN BANK.COM	May 13 2024 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14946416	+ Email/Text: billingdept@gihealth.com	May 14 2024 03:27:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
15440538	+ Email/Text: bkteam@selenefinance.com	May 13 2024 23:33:00	Three Rivers Endoscopy, 725 Cherrignton Parkway #101, Coraopolis, PA 15108-4318
14981821	Email/Text: electronicbkydocs@nelnet.net	May 13 2024 23:32:00	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept., 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
14946417	+ Email/Text: EDBKNotices@ecmc.org	May 13 2024 23:33:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14946418	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 23:32:00	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
14946419	+ EDI: VERIZONCOMB.COM	May 13 2024 23:33:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14973716	EDI: AIS.COM	May 14 2024 03:27:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
		May 14 2024 03:27:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15033051	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14946406	*+	Santander Consumer USA Inc., Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC brian+ecf@briannicholas.com
Charles Griffin Wohlrab	on behalf of Creditor US Bank Trust National Association bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Allegent Community Federal Credit Union pitecf@weltman.com gmasterson@weltman.com
Jerome B. Blank	on behalf of Creditor PENNYMAC LOAN SERVICES LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mary Bower Sheats	on behalf of Joint Debtor Nicole M. Driscoll mary@mbsheatslaw.com mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com
Mary Bower Sheats	on behalf of Debtor William A. Driscoll Jr. mary@mbsheatslaw.com, mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15